

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorney for Federal Home Loan Mortgage
Corporation, as trustee for the benefit of the
Freddie Mac Seasoned Loans Structured
Transaction Trust, Series 2019-2 by Select
Portfolio Servicing, Inc.

In Re:
Angel Flores and
Iris Flores

Case No.: 18-13619-JKS
Chapter: 13
Judge: John K. Sherwood

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor Federal Home Loan Mortgage Corporation et al. in this matter. On or about April 1, 2022, ~~2020~~, the Creditor was advised that the Debtor(s)' mortgage loan ending in 5878 ("subject mortgage loan"), secured by real property described as 19 Unneberg Avenue, Roxbury, New Jersey 07876, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 180 (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 04/01/22 (mm/dd/yy) through 09/30/22 (mm/dd/yy).
2. Debtor(s) will resume mortgage payments beginning 10/01/22 (mm/dd/yy) and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

3. The payment amount currently is \$2,235.05.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: April 26, 2022

/s/ Phillip Raymond

Signature

new. 5/2020

In Re: Bankruptcy Case No.: 18-13619-JKS

Angel Flores

Iris Flores

Chapter: 13

Judge: John K. Sherwood

CERTIFICATE OF SERVICE

I, /ss/, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Notice of Forbearance filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Angel Flores
19 Unneberg Avenue
Succasunna, NJ 07876

Iris Flores
19 Unneberg Avenue
Succasunna, NJ 07876

Scott D. Sherman
MINION & SHERMAN
33 Clinton Road
Suite 105
West Caldwell, NJ 07006
(served via ECF Notification)

Marie-Ann Greenberg, Trustee
30 Two Bridges Road
Suite 330
Fairfield, NJ 07004
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: April 26, 2022 By: /s/Phillip Raymond
(date) Phillip Raymond
Attorney for Creditor